EXHIBIT 4

(March 2011)

The Law Firm

Parisi & Havens LLP is a dynamic law firm that prides itself in meeting the varying needs of our clients. Our firm is committed to providing each of our clients with the highest quality legal representation and achieving the most successful resolution of their cases possible. We specialize in representing individuals and businesses in complex insurance coverage and insurance bad faith disputes, consumer class actions, as well as general civil and business litigation. The firm counts as its clients several banks, a Fortune 500 Company and numerous consumers. In each area in which we practice, the firm and its partners have built a reputation in the community for representing clients in cutting-edge litigation with skill, strength, and integrity. Consistent with the needs of our clients and the individual nature of each case, Parisi & Havens uses both contingency and hourly fee arrangements.

The Attorneys

David C. Parisi

Mr. Parisi represents consumers and businesses in conflicts with their insurance carriers. He also litigates class actions by consumers and insureds against corporations. In his career, Mr. Parisi has addressed and resolved numerous complex consumer class action issues, both procedural and substantive. Mr. Parisi has also resolved insurance issues for businesses and homeowners, such as the application of complex exclusions in directors and officers liability insurance policies, the scope of business liability insurance policies, the degree to which insurance carriers may dictate the defense strategy of their insureds, whether insurance carriers can force insureds to participate in a costly appraisal process, as well as various automobile and homeowners policy interpretation issues.

Mr. Parisi has served in a leadership role or was co-lead counsel in the following complex lawsuits and class actions:

> *In re Farmers Northridge Earthquake Commercial Litigation* and *In re Farmers Northridge Earthquake Commercial Litigation No. II*, two groups of consolidated and related complex lawsuits. Mr. Parisi's clients' had over 169 claims in this litigation and resolved their disputes for in excess of $191 million.
>
> *Mendel v. Sirius Satellite Radio, Inc., et al.*, a consumer class action valued at just over $1 million in which every consumer was awarded 100 percent reimbursement.

(March 2011)

August v. Sony Pictures Home Entertainment, Inc., et al., a consumer action which resulted in both Sony Pictures and Netflix, Inc. changing their practices with respect to all consumers nationwide.

Eren v. Topa Insurance Company, Inc., et al., an insurance action which resulted in Topa changing its practices with respect to denying particular types of insurance claims and reimbursing affected insureds in State of California.

Simonian v. Farmers Group, Inc., et al., an insurance class action which resolved with insureds receiving 100 percent reimbursement of approximately $9 million withheld by the insurer, and which resulted in a change in the claims practice of the insurer.

McGuire v. Farmers Group, Inc., et al., an insurance class action which challenged Farmers' practice of overinsuring property, thereby artificially inflating policy limits and artificially inflating policy premiums. The case was settled with Farmers agreeing to change its practices.

In re ATI HDCP Litigation, a consumer class action which sought compensation for persons who purchased video graphics cards which were advertised as being able to process video pursuant to the HDCP protocol. The case settled with a value of $11.5 million and all persons who made claims were given the opportunity to receive a new, more functional, graphics cards.

Mr. Parisi's published appellate opinions, where he represented the insured or amici, include *Fireman's Fund Ins. Companies v. Younesi* (1996) 48 Cal.App.4th 451; *Doheny West Homeowners' Ass'n v. American Guarantee & Liability Ins. Co.* (1997) 60 Cal.App.4th 400; *Truck Insurance Exchange v. Superior Court* (1998) 67 Cal.App.4th 142; *Basich v. Allstate Ins. Co.* (2001) 87 Cal.App.4th 1112; *Kids' Universe v. In2Labs* (2002) 95 Cal.App.4th 870; *21st Century Ins. Co. v. Superior Court (Schwartz)* (2005) 127 Cal.App.4th 1351; and *Doheny Park Terrace Homeowners Ass'n, Inc. v. Truck Ins. Exchange* (2005) 132 Cal.App.4th 1076.

Mr. Parisi has taught attorneys about insurance bad faith and is often called upon by insurance professionals for advice on complex insurance coverage issues. Mr. Parisi is a member of the Consumer Attorneys of California, the Consumer Attorneys Association of Los Angeles, Trial Lawyers for Public Justice, the American Trial Lawyers Association and the Los Angeles County Bar Association. He is admitted to the State Bar of

California as well as the U.S. District Court for the Northern, Southern Eastern and

Central Districts of California.

As a consumer advocate, Mr. Parisi gives a great deal of his time to assist various consumer-related insurance organizations. Mr. Parisi is a 1992 graduate of the Boston University School of Law.

Suzanne Havens Beckman

Ms. Havens Beckman's practice is primarily focused on insurance bad faith litigation on behalf of California policyholders as well as class action litigation on behalf of consumers. Ms. Havens Beckman has represented insureds and resolved hundreds of lawsuits dealing with a wide variety of complex insurance bad faith issues: from director and officer liability disputes; to duty to defend liability; to the more typical homeowners insurance issues, including the water loss exclusion, the code upgrade exclusion, coverage for damage caused by mold, and the appraisal clause. Ms. Havens Beckman's clients range from individuals to small businesses and large corporations. Ms. Havens Beckman also has significant experience in general civil litigation.

Ms. Havens Beckman has served in a leadership role or was co-lead counsel in the following complex lawsuits and class actions:

> *In re Farmers Northridge Earthquake Commercial Litigation* and *In re Farmers Northridge Earthquake Commercial Litigation No. II*, two groups of consolidated and related complex lawsuits. Ms. Havens' Beckman's clients had over 60 claims in this litigation and resolved their disputes for in excess of $40 million.
>
> *Mendel v. Sirius Satellite Radio, Inc., et al.*, a consumer class action valued at just over $1 million in which every consumer was awarded 100 percent reimbursement.
>
> *August v. Sony Pictures Home Entertainment, Inc., et al.*, a consumer action which resulted in both Sony Pictures and Netflix, Inc. changing their practices with respect to all consumers nationwide.
>
> *Eren v. Topa Insurance Company, Inc., et al.*, an insurance action which resulted in Topa changing its practices with respect to denying particular types of insurance claims and reimbursing affected insureds in State of California.
>
> *Marootian v. New York Life Ins. Co., et al.*, a class action which involved claims

stemming from the Armenian Genocide of 1915 which involved complex issues of International Jurisdiction.

In re ATI HDCP Litigation, a consumer class action which sought compensation for persons who purchased video graphics cards which were advertised as being able to process video pursuant to the HDCP protocol. The case settled with a value of $11.5 million and all persons who made claims were given the opportunity to receive a new, more functional, graphics cards.

In addition to her litigation and claims analysis experience, Ms. Havens Beckman has been successful at the appellate level. In recognition of her efforts to confirm the constitutionality of Code of Civil Procedure section 340.9, Ms. Havens Beckman received the Consumer Attorneys of California 2001 Presidential Award of Merit. Ms. Havens Beckman's published opinions include *Basich v. Allstate Ins. Co.* (2001) 87 Cal.App.4th 1112; *20th Century Ins. Co. v. Superior Court (Ahles)* (2001) 90 Cal.App.4th 1237; *Bialo v. Western Mutual Insurance Company* (2002) 95 Cal.App.4th 68; *Migliore v. Mid-Century Insurance Company* (2002) 97 Cal.App.4th 592; *E.M.M.I. Inc. v. Zurich American Insurance Company* (2004) 32 Cal.4th 465; *21st Century Ins. Co. v. Superior Court (Schwartz)* (2005) 127 Cal.App.4th 1351; and *Doheny Park Terrace Homeowners Ass'n, Inc. v. Truck Ins. Exchange* (2005) 132 Cal.App.4th 1076.

Ms. Havens Beckman is often called upon by other attorneys and insurance professionals for her advice in responding to insurance company denials of claims and has lectured on various insurance litigation topics.

Ms. Havens Beckman received her J.D. from the University of Southern California Law School in 1996. She is a member of the Consumer Attorneys Association of Los Angeles and Trial Lawyers for Public Justice. Ms. Havens Beckman is admitted to the State Bar of California as well as the U.S. District Court for the Northern, Southern, Eastern and Central Districts of California.

Ms. Havens Beckman devotes her free time to causes that she cares about, including volunteering her time to local environmental and hospice organizations.

Azita Moradmand

Azita Moradmand is an associate at Parisi & Havens LLP. Ms. Moradmand focuses her practice on a wide range of class action issues.

Ms. Moradmand received her J.D. from the University of California, Los Angeles School of Law in 2008. While in law school, Ms. Moradmand served as an Articles Editor for the Women's Law Journal, as well as a Managing Editor for the Journal of Environmental Law and Policy. She received her bachelor's degree with honors from the University of California, Irvine, in 2002.

Ms. Moradmand is a member of the State Bar of California and is admitted to practice in the United States District Courts for the Central, Eastern and Northern Districts of California.